

How JW Stratton automatically enrolled

Read a case study from Lisa Dunne JW Stratton on why they decided to stage early and how important it was to test their payroll systems.

On this page...

- [Company information](#)
- [Key lesson](#)
- [Building houses and futures](#)
- [Deciding to stage early](#)
- [Researching and planning](#)
- [Communicating with our staff](#)
- [Test your systems](#)

Company information

Company: JW Stratton, Housebuilder

Name: Lisa Dunne

Role: Company secretary

Company size: 15 employees

Sector: Construction

Staging date: October 2012

Key lesson

Test your payroll processes before they go live

Building houses and futures

JW Stratton's approach to automatic enrolment was based on our firm's long-standing belief in workplace pensions. Then it took plenty of early research into what we needed to do and when.

Like many preparing for automatic enrolment, I don't have a background or any specific training in pensions but was given the job of delivering the company's vision.

We have been building homes along the south coast for 70 years and we are one of hundreds of thousands of small companies employing less than 30 people who will have to automatically enrol their workers.

Deciding to stage early

The company saw automatic enrolment as an opportunity to extend our existing pension scheme to all our employees. The managing director decided we would bring forward our staging date by three and a half years. As a result, our firm not only became one of the first, but also the smallest employers in the country to automatically enrol in the first six months.

The firm's focus on loyalty and commitment was behind the move to stage early. Most of the staff - three directors, one administrator, 10 on-site workers and myself - have been with the company for years.

Researching and planning

I started out doing a lot of research. Then I developed my own template of things to do from which I worked. The regulator now has a [planning for automatic enrolment tool](#) on its website for employers). I would advise people to make a plan, do lots of homework and research and get hold of all the advice that's out there.

Finding help with the different steps of the compliance process was an important part of my plan. My first port of call was [The Pensions Regulator's website](#) which helped me a lot. I went on various websites and printed and collated as much information as I could which the MD and I worked through.

The next step was contacting our existing pension provider, who we had a really good relationship with, to ask if the scheme was suitable and qualifying for automatic enrolment. The regulator recommends contacting providers at least six months ahead of staging to give them sufficient time to meet the employer's needs at staging. I doubt I could have succeeded without their help.

What I did have to do was make sure all the relevant data on our small workforce was up to date so they could be assessed. This was not onerous, but every detail about an employee: their name, date of birth, National Insurance number, salary and employee/employer contributions must be totally accurate and up-to-date.

Communicating with our staff

Under the legislation, the employer must communicate effectively with their workers. This should include information about how workplace pension law affects them and what the organisation is going to do on their behalf. Our provider helped with this employer duty.

They gave us animations to show staff. These were short films using pictures that were very easy to understand because our construction workers don't really know about pensions. They also gave us booklets and letters to say when things were going to happen, to help us communicate with our employees.

With tens of thousands of employers preparing to stage next year I imagine providers will be busy. They may not be able to provide the same personal service for those who leave it late.

Test your systems

One thing I think is really important in your planning ahead of staging, is to test your payroll processes before they go live. That's my best piece of advice: make sure your pension provider gives you adequate information and tests all the data you have gathered before you go live after your staging date.

It's about doing all your homework and getting the adequate information. If I'm being totally honest, I was worried about it, but when it came to it I couldn't believe how easy it was.